

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
WESTERN DIVISION**

In re: GUPTAIL, RICHARD K	§	Case No. 09-71655
GUPTAIL, BRANDY C.	§	
	§	
Debtor(s) MILLER, BRANDY C.	§	

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**NOTICE OF TRUSTEE'S FINAL REPORT AND  
APPLICATIONS FOR COMPENSATION  
AND DEADLINE TO OBJECT (NFR)**

Pursuant to Fed. R. Bankr. P.2002(a)(6) and 2002(f)(8), please take notice that JAMES E. STEVENS, trustee of the above styled estate, has filed a Final Report and the trustee and the trustee's professionals have filed final fee applications, which are summarized in the attached Summary of Trustee's Final Report and Applications for Compensation.

The complete Final Report and all applications for compensation are available for inspection at the Office of the Clerk, at the following address:

United States Bankruptcy Court  
211 South Court Street  
Rockford, IL 61101

Any person wishing to object to any fee application that has not already been approved or to the Final Report, must file a written objection within 21 days from the mailing of this notice, serve a copy of the objections upon the trustee, any party whose application is being challenged and the United States Trustee. A hearing on the fee applications and any objection to the Final Report will be held at 09:30am on 04/04/2012 in Courtroom 115, United States Courthouse, 211 South Court Street Rockford, IL 61101.

If no objections are filed, upon entry of an order on the fee applications, the trustee may pay dividends pursuant to FRBP 3009 without further order of the Court.

Dated: 02/23/2012

By: /s/JAMES E. STEVENS

Trustee

JAMES E. STEVENS  
6833 Stalter Drive  
Rockford, IL 61108  
(815) 962-6611  
jstevens@bslbv.com

UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
WESTERN DIVISION

In re: GUPTAIL, RICHARD K § Case No. 09-71655  
GUPTAIL, BRANDY C. §  
§  
Debtor(s) MILLER, BRANDY C. §

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SUMMARY OF TRUSTEE'S FINAL REPORT  
AND APPLICATIONS FOR COMPENSATION

*The Final Report shows receipts of* \$ 4,119.23  
*and approved disbursements of* \$ 164.55  
*leaving a balance on hand of* <sup>1</sup> \$ 3,954.68

**Balance on hand:** \$ 3,954.68

Claims of secured creditors will be paid as follows:

Claim No.	Claimant	Claim Asserted	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
None					

Total to be paid to secured creditors: \$ 0.00

Remaining balance: \$ 3,954.68

Applications for chapter 7 fees and administrative expenses have been filed as follows:

Reason/Applicant	Total Requested	Interim Payments to Date	Proposed Payment
Trustee, Fees - JAMES E. STEVENS	1,029.81	0.00	1,029.81
Attorney for Trustee, Fees - BARRICK, SWITZER, LONG, BALSLEY & VAN EVERA	364.00	0.00	364.00
Attorney for Trustee, Expenses - U.S. Bankruptcy Court	260.00	0.00	260.00

Total to be paid for chapter 7 administration expenses: \$ 1,653.81

Remaining balance: \$ 2,300.87

<sup>1</sup> The balance of funds on hand in the estate may continue to earn interest until disbursed. The interest earned prior to disbursement will be distributed pro rata to creditors within each priority category. The trustee may receive additional compensation not to exceed the maximum compensation set forth under 11 U.S.C. § 326(a) on account of the disbursement of the additional interest.

Applications for prior chapter fees and administrative expenses have been filed as follows:

Reason/Applicant	Total Requested	Interim Payments to Date	Proposed Payment
None			

Total to be paid for prior chapter administrative expenses: \$ 0.00

Remaining balance: \$ 2,300.87

In addition to the expenses of administration listed above as may be allowed by the Court, priority claims totaling \$0.00 must be paid in advance of any dividend to general (unsecured) creditors.

Allowed priority claims are:

Claim No	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
None				

Total to be paid for priority claims: \$ 0.00

Remaining balance: \$ 2,300.87

The actual distribution to wage claimants included above, if any, will be the proposed payment less applicable withholding taxes (which will be remitted to the appropriate taxing authorities).

Timely claims of general (unsecured) creditors totaling \$ 12,749.09 have been allowed and will be paid *pro rata* only after all allowed administrative and priority claims have been paid in full. The timely allowed general (unsecured) dividend is anticipated to be 18.0 percent, plus interest (if applicable).

Timely allowed general (unsecured) claims are as follows:

Claim No	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
1	DISCOVER BANK	4,178.13	0.00	754.05
2	DISCOVER BANK	5,590.60	0.00	1,008.95
3	Recovery Management Systems Corporation	1,140.25	0.00	205.78
4	AMERICAN INFOSOURCE LP AS AGENT FOR	1,123.95	0.00	202.84
5	PYOD LLC its successors and assigns as assignee of	716.16	0.00	129.25

Total to be paid for timely general unsecured claims: \$ 2,300.87

Remaining balance: \$ 0.00

Tardily filed claims of general (unsecured) creditors totaling \$ 0.00 have been allowed and will be paid pro rata only after all allowed administrative, priority and timely filed general (unsecured) claims have been paid in full. The tardily filed claim dividend is anticipated to be 0.0 percent, plus interest (if applicable).

Tardily filed general (unsecured) claims are as follows:

Claim No	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
None				

Total to be paid for tardy general unsecured claims: \$ 0.00

Remaining balance: \$ 0.00

Subordinated unsecured claims for fines, penalties, forfeitures, or damages and claims ordered subordinated by the Court totaling \$ 0.00 have been allowed and will be paid pro rata only after all allowed administrative, priority and general (unsecured) claims have been paid in full. The dividend for subordinated unsecured claims is anticipated to be 0.0 percent, plus interest (if applicable).

Subordinated unsecured claims for fines, penalties, forfeitures or damages and claims ordered subordinated by the Court are as follows:

Claim No	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
None				

Total to be paid for subordinated claims: \$ 0.00

Remaining balance: \$ 0.00

Prepared By: /s/JAMES E. STEVENS  
Trustee

JAMES E. STEVENS  
6833 Stalter Drive  
Rockford, IL 61108  
(815) 962-6611  
jstevens@bslbv.com

**STATEMENT:** This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

**Certificate of Notice Page 6 of 8**  
 United States Bankruptcy Court  
 Northern District of Illinois

In re:  
 Richard K Guptail  
 Brandy C. Guptail  
 Debtors

Case No. 09-71655-MB  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0752-3

User: cbachman  
 Form ID: pdf006

Page 1 of 3  
 Total Noticed: 23

Date Rcvd: Feb 24, 2012

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 26, 2012.

db/jdb	+Richard K Guptail, Brandy C. Guptail, 149 N. Brown Street, Genoa, IL 60135-1201
13834428	+Arrow Financial Services, 5996 W. Touhy, Niles, IL 60714-4610
13834429	+Bank Of America, P.O. Box 17054, Wilmington, DE 19884-0001
13834431	+Barclays Bank, 125 South West Street, Wilmington, DE 19801-5014
13834432	+Countrywide Home Loans, 450 American St, Simi Valley, CA 93065-6285
13834433	+Creditors Financial Group, P.O. Box 440290, Aurora, CO 80044-1500
13834434	+Diane T. Nauer, Meyer & Njus, 134 N. LaSalle Street, Suite 1840, Chicago, IL 60602-1100
13834436	+Financial Credit Netwo (Original Cr, 1300 W Main St, Visalia, CA 93291-5825
13834440	+Hsbc/Mnrds, 90 Christiana Road, New Castle, DE 19720-3118
13834441	+Meyer & Njus, 1100 U.S. Bank Plaza, 200 S. 6th Street, Minneapolis, MN 55402-1403
13834442	NCO Financial Systems, P.O. Box 15889, Wilmington, DE 19850-5889
13834443	Plaza Associates, P.O. Box 2769, New York, NY 10116-2769
13834444	+Rogerssholl, 20821 Cicero Ave., Matteson, IL 60443-1201
13834445	+Target N.B., Po Box 673, Minneapolis, MN 55440-0673
13834446	+Thd/Cbsd, Po Box 6497, Sioux Falls, SD 57117-6497

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

14082359	E-mail/PDF: EBN_AIS@AMERICANINFOSOURCE.COM Feb 25 2012 04:45:07	
	AMERICAN INFOSOURCE LP AS AGENT FOR, TARGET, PO Box 248838,	Oklahoma City, OK 73124-8838
14035646	E-mail/PDF: mrdiscen@discoverfinancial.com Feb 25 2012 04:39:53	DISCOVER BANK,
	DFS Services LLC, PO Box 3025, New Albany, Ohio 43054-3025	
13834435	+E-mail/PDF: mrdiscen@discoverfinancial.com Feb 25 2012 04:39:53	Discover Fin Svcs Llc,
	PO Box 15316, Wilmington, DE 19850-5316	
13834437	+E-mail/PDF: gecsedirecoverycorp.com Feb 25 2012 04:43:17	Gemb/Care Credit, PO Box 981439,
	El Paso, TX 79998-1439	
13834438	+E-mail/PDF: gecsedirecoverycorp.com Feb 25 2012 04:43:17	Gemb/GE Money Loc, PO Box 30762,
	Salt Lake City, UT 84130-0762	
13834439	+E-mail/PDF: gecsedirecoverycorp.com Feb 25 2012 04:43:19	Gemb/Sams Club, PO Box 981400,
	El Paso, TX 79998-1400	
13834442	E-mail/Text: bankruptcydepartment@ncogroup.com Feb 25 2012 04:03:49	NCO Financial Systems,
	P.O. Box 15889, Wilmington, DE 19850-5889	
14296119	+E-mail/Text: resurgentbknotifications@resurgent.com Feb 25 2012 02:36:02	
	PYOD LLC its successors and assigns as assignee of, Citibank, c/o Resurgent Capital Services,	
	PO Box 19008, Greenville, SC 29602-9008	
14050176	+E-mail/PDF: rmscedirecoverycorp.com Feb 25 2012 04:43:21	
	Recovery Management Systems Corporation, For Capital Recovery III LLC,	
	As Assignee of Care Credit SEARS DENTAL, 25 SE 2nd Avenue Suite 1120,	Miami FL 33131-1605
		TOTAL: 9

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

13834430 ##+Bank Of America, PO Box 1598, Norfolk, VA 23501-1598

TOTALS: 0, \* 0, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

District/off: 0752-3

User: cbachman  
Form ID: pdf006

Page 2 of 3  
Total Noticed: 23

Date Rcvd: Feb 24, 2012

\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 26, 2012

Signature:

A handwritten signature in black ink, reading "Joseph Speetjens", written over a horizontal line.

District/off: 0752-3

User: cbachman  
Form ID: pdf006

Page 3 of 3  
Total Noticed: 23

Date Rcvd: Feb 24, 2012

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 23, 2012 at the address(es) listed below:

James E Stevens	on behalf of Trustee James Stevens jimstevens@bslbv.com
James E Stevens	jimstevens@bslbv.com, IL48@ecfcbis.com
Patrick S Layng	USTPRegion11.MD.ECF@usdoj.gov
Winston Slater	on behalf of Debtor Richard Guptail attorney@winstonSlater.com

TOTAL: 4